

RATIFICATION OF ASSIGNMENT

KNOW ALL BY THESE PRESENTS THAT **Taylor, Bean & Whitaker Mortgage Corp. ("Lender")**, as named Lender in the mortgage described below originally granted to **Mortgage Electronic Registration Systems, Inc. ("MERS")**, as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns, does hereby ratify the transfer of said mortgage as memorialized by the previous assignment of said mortgage by MERS to Ocwen Loan Servicing, LLC dated October 10, 2012 and recorded on November 29, 2012 in the Cumberland County Registry of Deeds in Book 30167, Page 221, and confirms its intent that MERS had the right to assign, enforce, and discharge Lender's interest in the mortgage, and does hereby ratify all action taken in accordance with said assignment by said assignee or any subsequent assignee. To the extent necessary to effectuate said assignment or any action taken by a subsequent assignee, Lender does hereby grant and convey all interest as Lender under said mortgage to MERS effective as of the original date of said mortgage.

The purpose of this instrument is to resolve any question as to MERS' authority to assign Lender's interest in said mortgage as raised by the Maine Supreme Judicial Court's decision in *Bank of America v. Greenleaf*, 2014 ME 89.

Borrower: Marchian C. Crane
Lender: Taylor, Bean & Whitaker Mortgage Corp.
Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns
Registry: Cumberland County Registry of Deeds
Recording Date: November 16, 2007
Amount: \$249,000.00
Book: 25623
Page: 105

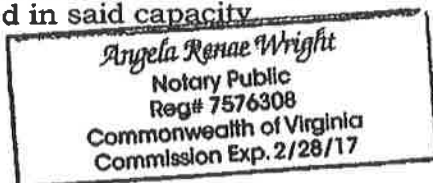
Taylor, Bean & Whitaker Mortgage Corp.
By Federal Home Loan Mortgage Corp
as attorney in fact

Dated: July 17, 2015

By: [Signature]
Title: Assistant Treasurer
Type/Print Name: Tamika Parker

STATE OF Virginia
COUNTY OF Fairfax

Personally appeared before me this 17th day of July, 2015, the above-named Tamika Parker, Assistant Treasurer on behalf of Taylor, Bean & Whitaker Mortgage Corp. and acknowledged the foregoing to be his/her free act and deed in said capacity.



[Signature]
Type/Print Name: Angela Wright
Notary Public
My Commission Expires: 2/28/17

Prepared By:
 Taylor, Bean & Whitaker Mortgage Corp.
 Jennifer Rice
 4901 Vineland Rd, Suite 120
 Orlando, FL 32811

LIMITED POWER OF ATTORNEY

Taylor, Bean & Whitaker Mortgage Corp. (hereinafter called "TBW") hereby appoints **Federal Home Loan Mortgage Corporation** ("Purchaser"), as its true and lawful attorney-in-fact to act in the name, place and stead of TBW solely with respect to that certain mortgage loan (the "Mortgage Loan") identified on Exhibit A hereto and previously sold to Purchaser. This Limited Power of Attorney is granted for the following, and only the following, limited purposes:

To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, mobile home titles & lien satisfactions, assignments of deed of trust/mortgage and other recorded documents, satisfactions/ releases/reconveyances of deed of trust/mortgage, with all ordinary or necessary endorsements, acknowledgments, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing, in each case without representation, warranty, or recourse by or against TBW; and

TBW intends that this Limited Power of Attorney be coupled with an interest and be revocable only upon written notice to Purchaser.

TBW further grants to its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the foregoing powers.

Purchaser shall indemnify, defend and hold harmless TBW and its officers, directors, successors and assigns from and against any and all losses, costs, expenses (including, without limitation, actual attorneys' fees), damages, liabilities, demands or claims of any kind whatsoever (hereinafter a "Claim") arising out of, related to, or in connection with (i) any act taken by Purchaser (or its substitute or substitutes) pursuant to this Limited Power of Attorney, which act results in a Claim by virtue of the use of this Limited Power of Attorney (and not as a result of a Claim related to the underlying instrument with respect to which this Limited Power of Attorney has been used), or (ii) any use or misuse of this Limited Power of Attorney in any manner or by any person not expressly authorized hereby. The indemnification provided for herein shall survive any termination or revocation of this Limited Power of Attorney.

IN WITNESS WHEREOF, TBW and Purchaser, respectively have executed this Limited Power of Attorney this 2nd day of July, 2015, and 9th day of July, 2015, respectively. 15th

[Signatures continued on Next Page]

Taylor, Bean & Whitaker Mortgage Corp.

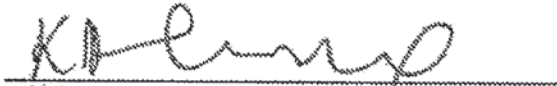
By: Fergal Stack

Name: Fergal Stack

Title: Executive Vice President & Secretary

Witnesses:


 Jennifer Rice


 KIRA ABRAMOVS
STATE OF FLORIDA
COUNTY OF ORANGE

On 7/15/2015, before me, **Michelle A. Houde**, a notary public for and within the said county, personally appeared, Fergal Stack, of Taylor, Bean & Whitaker Mortgage Corp., whose address is 4901 Vineland Road, Suite 120, Orlando, FL 32811 personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/ her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

By: Michelle A. Houde

Notary Public: Michelle A. Houde

My commission Expires: 05/18/2019


 Michelle A. Houde
 NOTARY PUBLIC
 STATE OF FLORIDA
 Comm# FF222236
 Expires 5/18/2019
[Signatures Continued on Next Page]

Federal Home Loan Mortgage Corporation

By: 

Name: Tomika Parker

Title: Assistant Treasurer

Witnesses:

Timya Callahan

Tyler

STATE OF VA

COUNTY OF FAIRFAX

On July 9, 2015, before me, Angela Wright, a notary public for and within the said county, personally appeared Tomika Parker, Assistant Treasurer of Federal Home Loan Mortgage Corporation whose address is 8250 Jones Branch Drive, Mclean, VA 22102 personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal

By: 

Notary Public: Angela Wright

My commission Expires: 2/28/17



EXHIBIT A

That certain Mortgage executed by: Marchian C Crane, to Mortgage Electronic Registration Systems, Inc. as nominee for Taylor, Bean & Whitaker Mortgage Corp., PO Box 2026, Flint, MI 48601 ("Lender"), dated 11/09/2007, and recorded on 11/16/2007 in Book 25623, Page 105, and/or Instrument Number 70951, of the Public Records of Cumberland County, ME, securing that certain note in the principal sum of Two Hundred Forty Nine Thousand and no/ 100 Dollars (\$ 249,000.00) and certain promises and obligations set forth in said mortgage deed, upon the property situate in said State and County, described to wit:

CKA: 18 Mayberry Road, Gray, ME 04039